

Information to identify the case:

Debtor 1	<u>Jose J Barahona</u>	Social Security number or ITIN	xxx-xx-7173
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-13705-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jose J Barahona

6/9/17

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Jose J Barahona
 Debtor

Case No. 17-13705-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 21

Date Rcvd: Jun 09, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 11, 2017.

db	+Jose J Barahona, P.O. Box 355, Mount Royal, NJ 08061-0355
cr	FIFTH THIRD BANK, PO BOX 829009, DALLAS, TX 75382-9009
516668106	Accounts Receivable Management, Inc., P.O. Box 129, Thorofare, NJ 08086-0129
516668114	+Diane DiStefano, 428 Birch Drive, Mickleton, NJ 08056-1240
516728806	+Elizabeth Medina, 430 Forge Lane, Exton, PA 19341-1816

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg	E-mail/Text: usanj.njbankr@usdoj.gov Jun 09 2017 22:36:07 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 09 2017 22:36:02 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516668108	EDI: CITICORP.COM Jun 09 2017 22:23:00 AT&T Universal Card, Processin Center, Des Moines, IA 50363-0005
516668107	EDI: AMEREXPR.COM Jun 09 2017 22:23:00 American Express, P.O. Box 1270, Newark, NJ 07101-1270
516668112	EDI: CITICORP.COM Jun 09 2017 22:23:00 Citibank SD, N.A., Attn: Centralized Bankruptcy, P.O. box 20363, Kansas City, MO 64195
516668121	EDI: CITICORP.COM Jun 09 2017 22:23:00 Universal/Citi, Attn: Centralized Bankruptcy, P.O. Box 20507, Kansas City, MO 64195
516668110	+EDI: CAPITALONE.COM Jun 09 2017 22:23:00 Capital One Bank, Attn: Bankruptcy Department, P.O. Box 30285, Salt Lake City, UT 84130-0285
516668111	EDI: CHASE.COM Jun 09 2017 22:23:00 Chase, Cardmember Service, P.O. Box 15153, Wilmington, DE 19886-5153
516668113	EDI: DISCOVER.COM Jun 09 2017 22:23:00 DB Servicing Corporation, 6500 New Albany Road, New Albany, OH 43054
516668115	EDI: DISCOVER.COM Jun 09 2017 22:23:00 Discover, P.O. Box 71084, Charlotte, NC 28272-1084
516668116	+E-mail/Text: fggbanko@fgny.com Jun 09 2017 22:35:20 Foster, Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604
516668117	EDI: CBSKOHL.COM Jun 09 2017 22:23:00 Kohls/Capone, N56 W., 17000 Ridgewood Drive, Menomonee Falls, WI 53051
516668118	+EDI: LTDFINANCIAL.COM Jun 09 2017 22:23:00 Ltd Financial Services, Suite 1600, 7322 Southwest Freeway, Houston, TX 77074-2134
516683007	+EDI: RMSC.COM Jun 09 2017 22:23:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516668119	+EDI: TDBANKNORTH.COM Jun 09 2017 22:23:00 TD Bank, N.A., Attn: Bankruptcy Department, P.O. Box 1377, Lewiston, ME 04243-1377
516668120	EDI: URSI.COM Jun 09 2017 22:23:00 United Recovery Systems, LP, P.O. Box 722910, Houston, TX 77272-2910

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516668109 ##Best Buy Credit Services, P.O. Box 183195, Columbus, OH 43218-3195

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 11, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 21

Date Rcvd: Jun 09, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 9, 2017 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com
Barry J Beran on behalf of Debtor Jose J Barahona bjberanlaw@aol.com
Brian C. Nicholas on behalf of Creditor FIFTH THIRD BANK bnicholas@kmlawgroup.com,
bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor FIFTH THIRD BANK dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5